

What if the counselor doesn't know the answer to my question?

SHIC counselors have extensive training and the resources of the North Dakota Insurance Department to call on if a question of problem is beyond their knowledge or experience.

Contact:

If no local contact number is listed,
please call our toll-free number
1-888-575-6611.



The SHIC program is pleased to give public presentations to groups and organizations about Medicare and related topics. Please call to schedule.

SHIC is also looking for volunteers, if interested, please contact the program.

**NORTH
DAKOTA**

*a program of the
North Dakota
Insurance Department*

SHIC
State Health
Insurance Counseling

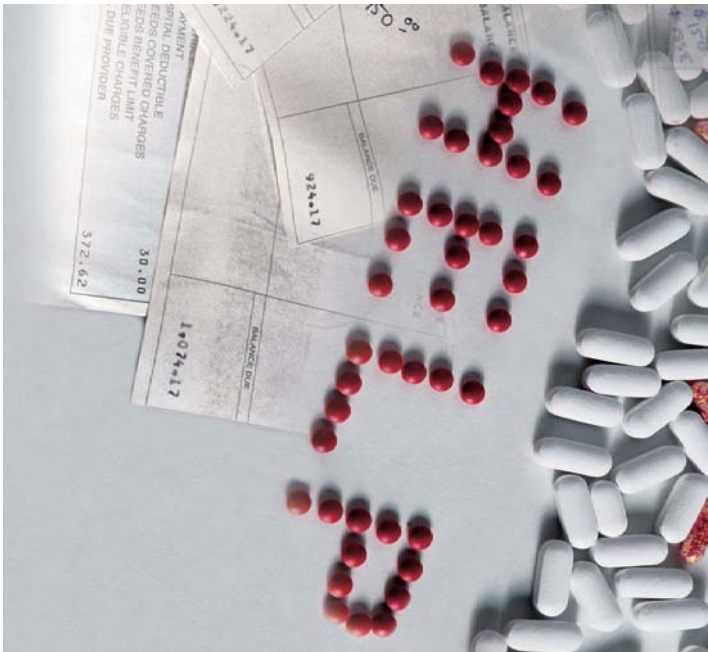
North Dakota Insurance Department
Department 401
600 East Boulevard
Bismarck, ND 58505-0320



If you are eligible for Medicare or have family members or friends who are, you should know about the North Dakota State Health Insurance Counseling (SHIC) program. SHIC offers free and confidential help with Medicare and other health insurance. Trained counselors who work through local sponsoring organizations can help answer your questions. SHIC

SHIC counselors are trained in all aspects of senior insurance issues, such as Medicare, Medicare Part D, Medicare Advantage Plans, and long term care insurance.

Making the most of your Medicare.





Adam W. Hamm
Insurance Commissioner

Dear Friends,

Understanding the paperwork and coverage of Medicare and other health insurance services can be confusing at times. That is why the State Health Insurance Counseling (SHIC) program is so important.

SHIC has volunteer counselors all across the state who are ready to assist you with any question or problem that you may have. Counselors are trained in all aspects of insurance, such as Part D, Medicare supplement plans, Medicare Advantage plans, and long term care insurance.

Our counselors are not affiliated with any company or product and will never try to sell you anything. The services are free and confidential. Call the SHIC program toll-free at 1-888-575-6611, email SHIC at ndshic@nd.gov or visit our website at www.nd.gov/ndins.

Adam W. Hamm
Insurance Commissioner



Contact the SHIC program for help with Medicare related questions or problems:

SHIC
ND Insurance Department-Dept. 401
600 East Boulevard Avenue
Bismarck, ND 58505

Phone: 1-888-575-6611
Email: ndshic@nd.gov
Website: www.nd.gov/ndins

What SHIC counselors can do for you:

If you are new to Medicare, counselors can explain how it works, what is covered and what costs you are responsible for.

SHIC counselors will help you understand the paperwork and statements that you receive after a doctor visit, hospital stay or other medical experience.

SHIC counselors help sort out and reconcile Medicare statements and hospital or clinic bills, and help you figure out what has been paid and what you need to pay.

SHIC counselors can help with claims filing or appeals if payment for a service has been denied.

SHIC counselors can explain your options for private insurance to supplement your Medicare, such as Part D plans, Medicare Supplement plans or Medicare Advantage plans.

SHIC counselors can help you review and understand long-term care insurance and offer you tools to help decide if it is the right choice for you.

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